Recording Requested By:
ALTA REAL ESTATE SERVICES, INC.

When Recorded Return To:

RECONVEYANCE DEPARTMENT ALTA REAL ESTATE SERVICES, INC P.O. BOX 551170 ATTN: RECONVEYANCE DEPT. JACKSONVILLE, FL 32255 STATE MS.-DESOTO CO.

FEB 23 3 33 PM '04 35

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DEED OF RELEASE

LOAN SERVICING CENTER #:8043037772 "DEARING" Lender ID:B66/0004303777 De Soto, Mississippi

KNOW ALL MEN BY THESE PRESENTS that NationsCredit Financial Services Corporation successor by merger to EquiCredit Corporation of Ala/Miss. f/k/a Old Stone Credit Corporation of Ala. f/k/a UniMortgage Corporation of Ala. holder of a certain Deed of Trust, whose parties, dates and recording information are below, does hereby acknowledge that it has received full payment and satisfaction of the same, and in consideration thereof, does hereby Cancel, Discharge and Reconvey said Deed of Trust, and the estate, title and interest now held by it under said Deed of Trust without warranty, to the person legally entitled thereto.

Original Trustor: JOSEPH DEARING AND WIFE, SHARON TODD DEARING

Original Beneficiary: EQUICREDIT CORPORATION / ALA. & MISS.

Original Trustee: JOHN B. PHILIP 150 E. COURT AVENUE MEMPHIS, TENNESSEE 38103

Date: Dated: 11/25/1998 Recorded on 12/17/1998 as in Book/Reel/Liber: 1066 Page/Folio: 0031 as Instrument

No.: N/A

In the Records of the County Recorder of De Soto Mississippi

Property Address: 5025 SMITH RD, COLDWATER, MS 38618

IN WITNESS WHEREOF, the undersigned, by the officer duly authorized, has duly executed the foregoing instrument.

NationsCredit Financial Services Corporation successor by merger to EquiCredit Corporation of Ala/Miss. f/k/a Old Stone Credit Corporation of Ala. f/k/a UniMortgage Corporation of Ala. On February 13th, 2004

V SMITH Vice-President

STATE OF Florida COUNTY OF Duval

On February 13th, 2004, before me, CARRIE LYNN TACINELLI, a Notary Public in and for Duval County, in the State of Florida, personally appeared V. SMITH, Vice-President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

CARRIE LYNN TACINELLI Notary Expires: 03/26/2005 #DD162845 CARRIE LYNN TACINELLI Notary Public, State of Florida My comm. expires March 26, 2005 Comm. No. DD 162845

(This area for notarial seal)

Prepared By: Kenya Ware, ALTA REAL ESTATE SERVICES, INC. P.O. BOX 551170, JACKSONVILLE, FL 32255 800-944-1212 EXT. 55